

Table A.2 Small Business Lending in Iowa Using Call Report Data, June 2000

Bank Name	Location	Small Business Lending (<\$1M) Scores					Bnk Asset Sz.	Dollars in	Number or	Total Score	Total Score
		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)		SBL	SBL	(<\$250K)	(<\$100K)
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Freedom Scty Bk	Coralville	97.5	10.0	10.0	9.0	10.0	<\$100M	16,209	474	100.0	100.0
Lee Cty B&T Na	Fort Madison	92.5	10.0	7.0	10.0	10.0	\$100M-500M	32,899	461	95.0	95.0
Iowa St Bk	Algona	92.5	9.0	8.0	10.0	10.0	\$100M-500M	29,054	531	72.5	67.5
Farmers & Mrch Svg Bk	Manchester	92.5	10.0	9.0	10.0	8.0	<\$100M	26,713	307	97.5	97.5
De Witt B&Tc	De Witt	90.0	10.0	7.0	10.0	9.0	\$100M-500M	26,994	338	72.5	55.0
West Liberty St Bk	West Liberty	90.0	10.0	7.0	10.0	9.0	\$100M-500M	26,786	316	37.5	35.0
Security B&Tc	Decorah	90.0	8.0	9.0	9.0	10.0	\$100M-500M	25,930	482	100.0	100.0
Peoples T&Sb	Grand Junction	90.0	8.0	10.0	9.0	9.0	\$100M-500M	19,870	430	75.0	75.0
First Ia St Bk	Albia	87.5	9.0	8.0	9.0	9.0	<\$100M	17,724	426	75.0	67.5
Farmers St Bk	Jesup	87.5	9.0	9.0	8.0	9.0	<\$100M	15,181	335	92.5	95.0
Guaranty B&Tc	Cedar Rapids	85.0	10.0	4.0	10.0	10.0	\$100M-500M	57,870	548	75.0	62.5
Lincoln Svg Bk	Reinbeck	85.0	8.0	6.0	10.0	10.0	\$100M-500M	51,498	853	95.0	95.0
Mahaska St Bk	Oskaloosa	85.0	10.0	4.0	10.0	10.0	\$100M-500M	41,503	510	82.5	82.5
Bank Ia	Red Oak	85.0	9.0	7.0	9.0	9.0	<\$100M	18,166	409	92.5	95.0
Premier Bk	Dubuque	85.0	10.0	10.0	8.0	6.0	<\$100M	14,911	160	55.0	35.0
Raccoon Valley St Bk	Adel	85.0	10.0	8.0	8.0	8.0	<\$100M	13,514	288	77.5	75.0
Libertyville Svg Bk	Fairfield	85.0	7.0	9.0	8.0	10.0	<\$100M	12,947	563	95.0	97.5
State Svg Bk	Baxter	85.0	10.0	8.0	8.0	8.0	<\$100M	12,867	273	77.5	65.0
Pella St Bk	Pella	85.0	10.0	10.0	7.0	7.0	<\$100M	9,934	197	70.0	65.0
Central St Bk	Muscatine	82.5	4.0	9.0	10.0	10.0	\$100M-500M	27,583	759	90.0	92.5
Maquoketa St Bk	Maquoketa	82.5	6.0	8.0	9.0	10.0	\$100M-500M	25,586	490	92.5	92.5
Heritage Bk Na	Holstein	82.5	6.0	9.0	9.0	9.0	\$100M-500M	17,539	363	92.5	92.5
Keokuk Svg B&Tc	Keokuk	82.5	9.0	8.0	9.0	7.0	<\$100M	20,113	226	62.5	57.5
Waukon St Bk	Waukon	82.5	9.0	6.0	9.0	9.0	<\$100M	16,370	396	90.0	92.5
First Scty St Bk	Evansdale	82.5	10.0	7.0	8.0	8.0	<\$100M	14,998	262	77.5	77.5
Security St Bk	Red Oak	82.5	10.0	5.0	8.0	10.0	<\$100M	12,218	2,106	90.0	92.5
Rolling Hills B&T	Atlantic	82.5	10.0	9.0	7.0	7.0	<\$100M	10,968	188	90.0	90.0
Houghton St Bk	Red Oak	80.0	9.0	6.0	9.0	8.0	\$100M-500M	22,254	250	87.5	87.5
First Bk	West Des Moines	80.0	10.0	3.0	9.0	10.0	<\$100M	18,036	632	85.0	77.5
American Intrst Bk	Manning	80.0	10.0	8.0	8.0	6.0	<\$100M	15,109	159	35.0	27.5
First St Bk	Manchester	80.0	7.0	10.0	8.0	7.0	<\$100M	14,010	221	55.0	50.0
Security Svg Bk	Eagle Grove	80.0	9.0	7.0	8.0	8.0	<\$100M	13,175	237	87.5	90.0
First Nb Cedar Falls	Cedar Falls	80.0	10.0	10.0	7.0	5.0	<\$100M	8,485	147	85.0	87.5
Community St Bk	Indianola	80.0	10.0	9.0	6.0	7.0	<\$100M	8,200	201	87.5	90.0
Northstar Bk	Estherville	80.0	9.0	10.0	6.0	7.0	<\$100M	7,368	206	85.0	87.5
Quad Cty B&Tc	Bettendorf	77.5	10.0	1.0	10.0	10.0	\$100M-500M	105,311	1,076	70.0	62.5
Marquette Bk Cedar Rapids	Cedar Rapids	77.5	10.0	1.0	10.0	10.0	\$100M-500M	58,718	595	75.0	57.5
Community Nb	Waterloo	77.5	10.0	1.0	10.0	10.0	\$100M-500M	47,761	523	77.5	62.5
Valley St Bk	Eldridge	77.5	10.0	3.0	10.0	8.0	\$100M-500M	43,454	312	55.0	45.0
State Bk Lawler	New Hampton	77.5	10.0	2.0	10.0	9.0	\$100M-500M	34,744	318	57.5	47.5
Clear Lake B&Tc	Clear Lake	77.5	9.0	2.0	10.0	10.0	\$100M-500M	34,057	546	75.0	65.0
Burlington B&Tc	Burlington	77.5	9.0	3.0	10.0	9.0	\$100M-500M	31,061	438	65.0	55.0
First Nb Waverly	Waverly	77.5	9.0	3.0	10.0	9.0	\$100M-500M	26,340	360	67.5	55.0
Green Belt B&Tc	Iowa Falls	77.5	6.0	9.0	8.0	8.0	\$100M-500M	15,259	300	90.0	92.5

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Bank Name	Location	Small Business Lending (<\$1M) Scores					Bnk Asset Sz.	Dollars in SBL (7)	Number or SBL (8)	Total Score (<\$250K) (9)	Total Score (<\$100K) (10)
		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$ (4)	SBL(# (5)					
Blue Grass Svg Bk	Blue Grass	77.5	6.0	8.0	8.0	9.0	\$100M-500M	14,822	320	90.0	92.5
Commercial Svg Bk	Carroll	77.5	10.0	4.0	9.0	8.0	<\$100M	24,683	308	72.5	65.0
American St Bk	Osceola	77.5	9.0	5.0	8.0	9.0	<\$100M	14,414	412	85.0	90.0
Wayland St Bk	Mount Pleasant	77.5	9.0	7.0	7.0	8.0	<\$100M	9,507	286	77.5	75.0
Viking St B&T	Decorah	77.5	9.0	10.0	6.0	6.0	<\$100M	7,166	179	57.5	60.0
Community Bk	Alton	77.5	9.0	8.0	5.0	9.0	<\$100M	6,544	389	72.5	57.5
American T&Sb	Dubuque	75.0	9.0	1.0	10.0	10.0	\$100M-500M	105,696	944	67.5	65.0
First Amer Bk	Ames	75.0	10.0	1.0	10.0	9.0	\$100M-500M	39,436	372	72.5	55.0
Peoples Nb	Council Bluffs	75.0	7.0	3.0	10.0	10.0	\$100M-500M	34,561	573	70.0	65.0
First Amer Bk	Fort Dodge	75.0	8.0	2.0	10.0	10.0	\$100M-500M	31,811	595	72.5	67.5
First Scty B&Tc	Charles City	75.0	8.0	2.0	10.0	10.0	\$100M-500M	30,283	566	67.5	65.0
American Bk Na	Le Mars	75.0	9.0	3.0	9.0	9.0	\$100M-500M	22,440	334	75.0	62.5
First St Bk	Conrad	75.0	9.0	2.0	9.0	10.0	\$100M-500M	21,911	513	75.0	75.0
Clarke Cty St Bk	Osceola	75.0	8.0	4.0	9.0	9.0	\$100M-500M	18,430	322	87.5	87.5
State Bk Waverly	Waverly	75.0	7.0	6.0	9.0	8.0	\$100M-500M	16,920	259	85.0	85.0
Earlham Svg Bk	West Des Moines	75.0	9.0	2.0	10.0	9.0	\$100M-500M	33,450	359	57.5	50.0
First Nb In Fairfield	Fairfield	75.0	10.0	2.0	9.0	9.0	<\$100M	24,615	438	82.5	82.5
Carroll Cty St Bk	Carroll	75.0	9.0	3.0	9.0	9.0	<\$100M	19,924	360	62.5	50.0
Citizens B&Tc	Hudson	75.0	9.0	4.0	9.0	8.0	<\$100M	16,069	294	82.5	87.5
Security St Bk	Anamosa	75.0	10.0	4.0	8.0	8.0	<\$100M	14,358	295	82.5	87.5
First Nb Of Manning	Manning	75.0	9.0	9.0	7.0	5.0	<\$100M	11,190	138	82.5	85.0
Bank Ia	Oskaloosa	75.0	7.0	8.0	7.0	8.0	<\$100M	11,043	299	87.5	90.0
First Nb Of Hampton	Hampton	75.0	6.0	8.0	7.0	9.0	<\$100M	10,806	374	87.5	90.0
Community First Bk	Keosauqua	75.0	5.0	9.0	7.0	9.0	<\$100M	10,193	379	85.0	87.5
Iowa Falls St Bk	Iowa Falls	75.0	4.0	10.0	7.0	9.0	<\$100M	8,601	349	52.5	50.0
Security St Bk	Milford	75.0	10.0	10.0	7.0	3.0	<\$100M	8,421	85	22.5	22.5
Farmers T&Sb	Earling	75.0	9.0	7.0	7.0	7.0	<\$100M	8,295	196	82.5	85.0
Security Svg Bk	Larchwood	75.0	9.0	9.0	6.0	6.0	<\$100M	7,678	166	82.5	82.5
Union Nb	Anita	75.0	7.0	10.0	6.0	7.0	<\$100M	6,681	235	67.5	50.0
First Nb Ames Ia	Ames	72.5	8.0	1.0	10.0	10.0	\$100M-500M	67,259	529	67.5	55.0
Farmers St Bk	Marion	72.5	8.0	1.0	10.0	10.0	\$100M-500M	59,491	1,134	72.5	70.0
First Nb Of Muscatine	Muscatine	72.5	8.0	1.0	10.0	10.0	\$100M-500M	48,996	577	70.0	65.0
Bankiowa	Cedar Rapids	72.5	8.0	1.0	10.0	10.0	\$100M-500M	43,591	746	67.5	65.0
American St Bk	Sioux Center	72.5	8.0	1.0	10.0	10.0	\$100M-500M	38,980	759	77.5	80.0
Iowa St Bk	Des Moines	72.5	9.0	1.0	10.0	9.0	\$100M-500M	37,515	399	65.0	47.5
First St Bk	Webster City	72.5	9.0	2.0	9.0	9.0	\$100M-500M	24,376	382	65.0	57.5
United Cmnty Bk	Milford	72.5	8.0	2.0	9.0	10.0	\$100M-500M	24,192	469	72.5	65.0
Shelby Cty St Bk	Harlan	72.5	5.0	6.0	9.0	9.0	\$100M-500M	21,268	459	85.0	90.0
First Nb In Creston	Creston	72.5	7.0	4.0	9.0	9.0	\$100M-500M	20,340	362	85.0	85.0
Farmers Bk Northern Mo Na	Centerville	72.5	5.0	5.0	9.0	10.0	\$100M-500M	19,935	599	72.5	77.5
1St Central St Bk	De Witt	72.5	6.0	7.0	8.0	8.0	\$100M-500M	15,106	274	60.0	55.0
Community St Bk	Spencer	72.5	10.0	3.0	8.0	8.0	<\$100M	14,153	279	70.0	55.0
First Nb	Sioux City	72.5	6.0	7.0	8.0	8.0	<\$100M	12,206	251	85.0	85.0
First B&Tc	Spirit Lake	72.5	9.0	5.0	8.0	7.0	<\$100M	11,979	204	57.5	47.5
Northwoods St Bk	Northwood	72.5	8.0	5.0	8.0	8.0	<\$100M	11,598	252	80.0	82.5

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		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$ (4)	SBL(# (5)					
Fremont Cty Svg Bk	Sidney	72.5	10.0	6.0	7.0	6.0	<\$100M	10,289	173	80.0	85.0
Humboldt T&Sb	Humboldt	72.5	4.0	10.0	7.0	8.0	<\$100M	10,058	247	80.0	87.5
Guthrie Cty St Bk	Guthrie Center	72.5	7.0	10.0	7.0	5.0	<\$100M	8,322	139	80.0	85.0
Iowa St Bk	Oelwein	72.5	10.0	10.0	5.0	4.0	<\$100M	5,659	109	75.0	82.5
Premier Bk	Rock Valley	72.5	6.0	10.0	7.0	6.0	<\$100M	8,489	184	82.5	87.5
Iowa St B&Tc	Iowa City	70.0	7.0	1.0	10.0	10.0	\$100M-500M	64,110	837	70.0	62.5
Community St Bk	Ankeny	70.0	7.0	1.0	10.0	10.0	\$100M-500M	62,493	722	62.5	57.5
Le Mars B&Tc	Le Mars	70.0	8.0	1.0	10.0	9.0	\$100M-500M	25,977	348	67.5	62.5
Iowa Svg Bk	Carroll	70.0	8.0	2.0	9.0	9.0	\$100M-500M	21,677	376	65.0	62.5
Grundy Nb Grundy Ctr	Grundy Center	70.0	7.0	2.0	9.0	10.0	\$100M-500M	17,752	474	65.0	65.0
West Des Moines St Bk	West Des Moines	70.0	7.0	1.0	10.0	10.0	\$500M-\$1B	128,394	1,661	60.0	57.5
Dubuque B&Tc	Dubuque	70.0	7.0	1.0	10.0	10.0	\$500M-\$1B	89,257	844	57.5	55.0
First Amer Bk	Webster City	70.0	10.0	3.0	9.0	6.0	<\$100M	20,485	163	37.5	40.0
Oakland St Bk	Oakland	70.0	10.0	5.0	7.0	6.0	<\$100M	9,084	175	75.0	80.0
Iowa T&Sb	Emmetsburg	70.0	5.0	7.0	7.0	9.0	<\$100M	8,468	383	57.5	57.5
Buffalo Svg Bk	Buffalo	70.0	9.0	8.0	6.0	5.0	<\$100M	7,951	126	80.0	82.5
Security St Bk	Algona	70.0	8.0	8.0	5.0	7.0	<\$100M	5,718	200	80.0	85.0
Sanborn Svg Bk	Sanborn	70.0	6.0	7.0	5.0	10.0	<\$100M	5,483	1,386	80.0	85.0
Valley B&Tc	Cherokee	70.0	10.0	9.0	4.0	5.0	<\$100M	4,433	142	75.0	77.5
Citizens Bk	Mount Ayr	67.5	8.0	2.0	9.0	8.0	\$100M-500M	18,811	241	47.5	45.0
Fort Madison B&Tc	Fort Madison	67.5	7.0	3.0	9.0	8.0	\$100M-500M	18,614	262	52.5	52.5
Pilot Grove Svg Bk	Pilot Grove	67.5	6.0	3.0	9.0	9.0	\$100M-500M	17,769	385	70.0	72.5
Grinnell St Bk	Marengo	67.5	8.0	2.0	9.0	8.0	\$100M-500M	17,749	279	57.5	52.5
State Central Bk	Keokuk	67.5	10.0	1.0	10.0	6.0	\$100M-500M	40,597	149	32.5	10.0
Hills B&Tc	Hills	67.5	6.0	1.0	10.0	10.0	\$500M-\$1B	92,735	1,334	62.5	60.0
F&M Bk-Ia	Marshalltown	67.5	6.0	1.0	10.0	10.0	\$500M-\$1B	84,893	1,437	62.5	60.0
First Nb	Davenport	67.5	10.0	1.0	9.0	7.0	<\$100M	25,833	185	40.0	35.0
Commercial T&Sb	Storm Lake	67.5	9.0	2.0	9.0	7.0	<\$100M	16,134	205	47.5	35.0
Citizens Bk	Chariton	67.5	9.0	3.0	9.0	6.0	<\$100M	15,940	160	45.0	37.5
Perry St Bk	Perry	67.5	8.0	4.0	8.0	7.0	<\$100M	15,122	216	55.0	47.5
Pioneer Bk	Sergeant Bluff	67.5	9.0	2.0	8.0	8.0	<\$100M	14,644	293	72.5	67.5
Solon St Bk	Solon	67.5	9.0	3.0	8.0	7.0	<\$100M	13,597	228	57.5	50.0
Polk Cty Bk	Johnston	67.5	8.0	2.0	8.0	9.0	<\$100M	12,054	337	80.0	75.0
Citizens St Bk	Monticello	67.5	4.0	8.0	7.0	8.0	<\$100M	8,370	237	80.0	85.0
Kerndt Bros Svg Bk	Lansing	67.5	5.0	7.0	7.0	8.0	<\$100M	8,210	286	67.5	65.0
Iowa St Svg Bk	Knoxville	67.5	5.0	9.0	6.0	7.0	<\$100M	8,000	219	60.0	57.5
Keokuk Cty St Bk	Sigourney	67.5	8.0	6.0	6.0	7.0	<\$100M	7,927	211	80.0	82.5
Audubon St Bk	Audubon	67.5	6.0	8.0	6.0	7.0	<\$100M	7,624	187	80.0	82.5
First St Bk	Britt	67.5	7.0	8.0	6.0	6.0	<\$100M	7,550	171	77.5	85.0
First St Bk	Ida Grove	67.5	6.0	9.0	6.0	6.0	<\$100M	7,345	180	50.0	55.0
Security St Bk	Hubbard	67.5	9.0	8.0	6.0	4.0	<\$100M	7,275	119	52.5	45.0
Community St Bk	Tipton	67.5	5.0	8.0	6.0	8.0	<\$100M	7,179	313	82.5	85.0
Chelsea Svg Bk	Belle Plaine	67.5	5.0	8.0	6.0	8.0	<\$100M	6,683	248	80.0	82.5
First Amer Bk	Jewell	67.5	9.0	8.0	5.0	5.0	<\$100M	6,242	131	37.5	30.0
Leighton St Bk	Pella	67.5	6.0	10.0	5.0	6.0	<\$100M	5,591	148	55.0	50.0

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		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$ (4)	SBL(# (5)					
Iowa St Bk	Hamburg	67.5	7.0	10.0	5.0	5.0	<\$100M	5,332	142	77.5	80.0
Bridge Cmnty Bk	Mechanicsville	67.5	6.0	9.0	4.0	8.0	<\$100M	4,696	239	77.5	85.0
First Nb Of Logan	Logan	67.5	6.0	8.0	3.0	10.0	<\$100M	3,282	936	77.5	82.5
First St Bk	Stuart	67.5	7.0	4.0	8.0	8.0	<\$100M	12,355	253	80.0	85.0
Montezuma St Bk	Montezuma	67.5	10.0	4.0	6.0	7.0	<\$100M	6,752	223	67.5	62.5
Community First Nb	Decorah	65.0	7.0	1.0	9.0	9.0	\$100M-500M	24,858	350	47.5	42.5
Midstates Bk Na	Harlan	65.0	6.0	1.0	9.0	10.0	\$100M-500M	24,754	708	65.0	65.0
Community Svg Bk	Edgewood	65.0	7.0	2.0	9.0	8.0	\$100M-500M	18,646	276	55.0	52.5
Iowa T&Sb	Oskaloosa	65.0	9.0	2.0	9.0	6.0	<\$100M	20,290	177	40.0	27.5
Great River B&Tc	Princeton	65.0	9.0	3.0	8.0	6.0	<\$100M	12,081	172	62.5	45.0
Community Bk	Preston	65.0	5.0	6.0	7.0	8.0	<\$100M	11,557	243	80.0	82.5
American Nb	Holstein	65.0	7.0	4.0	7.0	8.0	<\$100M	9,782	267	65.0	65.0
First St Bk Of Colfax	Colfax	65.0	9.0	3.0	7.0	7.0	<\$100M	9,007	197	70.0	67.5
Citizens Svg Bk	Anamosa	65.0	5.0	8.0	7.0	6.0	<\$100M	8,503	163	77.5	82.5
Hedrick Svg Bk	Ottumwa	65.0	9.0	2.0	6.0	9.0	<\$100M	8,139	402	77.5	77.5
Hills Bk Kalona	Kalona	65.0	6.0	10.0	6.0	4.0	<\$100M	7,115	102	20.0	30.0
Mount Vernon B&Tc	Mount Vernon	65.0	6.0	10.0	6.0	4.0	<\$100M	6,626	111	50.0	32.5
First T&Sb	Marcus	65.0	9.0	8.0	5.0	4.0	<\$100M	6,477	102	75.0	77.5
Fortress Bk Cresco	Cresco	65.0	5.0	10.0	5.0	6.0	<\$100M	5,717	165	72.5	80.0
United Nb Of Ia	Sidney	65.0	8.0	6.0	5.0	7.0	<\$100M	5,188	189	70.0	57.5
Farmers St Bk	Lake View	65.0	8.0	8.0	3.0	7.0	<\$100M	3,655	226	77.5	82.5
Henry Cty Bk	Mount Pleasant	65.0	7.0	10.0	6.0	3.0	<\$100M	7,091	99	30.0	20.0
American B&Tc	Davenport	62.5	6.0	1.0	10.0	8.0	\$100M-500M	33,403	263	47.5	40.0
Clinton Nb	Clinton	62.5	5.0	1.0	10.0	9.0	\$100M-500M	28,831	370	52.5	55.0
Marion Cty St Bk	Pella	62.5	6.0	2.0	9.0	8.0	\$100M-500M	18,924	246	55.0	42.5
Boone B&Tc	Boone	62.5	6.0	3.0	8.0	8.0	\$100M-500M	13,800	263	55.0	55.0
Manufacturers B&Tc	Forest City	62.5	4.0	4.0	8.0	9.0	\$100M-500M	12,477	336	55.0	57.5
Wells Fargo Bk Ia Na	Des Moines	62.5	4.0	1.0	10.0	10.0	\$1B-\$10B	629,397	5,122	57.5	57.5
Security Nb Sioux City	Sioux City	62.5	4.0	1.0	10.0	10.0	\$500M-\$1B	53,697	572	52.5	47.5
Marquette Bk Clinton	Clinton	62.5	8.0	2.0	8.0	7.0	<\$100M	15,280	207	57.5	47.5
First Amer Bk	Sioux City	62.5	10.0	1.0	8.0	6.0	<\$100M	14,814	179	62.5	35.0
Ackley St Bk	Ackley	62.5	9.0	3.0	8.0	5.0	<\$100M	14,510	126	42.5	20.0
Fidelity B&T	Dyersville	62.5	8.0	2.0	8.0	7.0	<\$100M	13,978	236	62.5	50.0
Iowa St Bk	Orange City	62.5	7.0	4.0	8.0	6.0	<\$100M	13,704	161	37.5	27.5
Central St Bk	Elkader	62.5	8.0	3.0	8.0	6.0	<\$100M	11,694	163	40.0	37.5
Citizens St Bk	Oakland	62.5	8.0	5.0	7.0	5.0	<\$100M	9,228	144	57.5	52.5
Iowa St Svg Bk	Creston	62.5	3.0	9.0	6.0	7.0	<\$100M	7,839	205	75.0	82.5
Crawford Cty T&Sb	Denison	62.5	3.0	9.0	6.0	7.0	<\$100M	7,543	198	70.0	77.5
Bank Ia	Denison	62.5	6.0	7.0	5.0	7.0	<\$100M	5,691	225	75.0	82.5
Farmers Svg Bk	West Union	62.5	5.0	10.0	5.0	5.0	<\$100M	5,413	137	72.5	80.0
Northeast Scrtly Bk	Sumner	62.5	8.0	6.0	5.0	6.0	<\$100M	5,210	184	60.0	65.0
First St Bk	Hawarden	62.5	7.0	10.0	4.0	4.0	<\$100M	4,892	111	52.5	47.5
State Svg Bk	Creston	62.5	8.0	8.0	4.0	5.0	<\$100M	4,559	139	72.5	77.5
American T&Sb	Lowden	62.5	6.0	7.0	4.0	8.0	<\$100M	4,261	256	72.5	77.5
Peoples Svg Bk Corp	Montezuma	62.5	7.0	10.0	4.0	4.0	<\$100M	4,157	123	57.5	45.0

Table A.2 Small Business Lending in Iowa Using Call Report Data, June 2000

Bank Name	Location	Small Business Lending (<\$1M) Scores					Bnk Asset Sz.	Dollars in	Number or	Total Score	Total Score
		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)		SBL	SBL	(<\$250K)	(<\$100K)
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
United Bk Ia	Ida Grove	60.0	4.0	1.0	9.0	10.0	\$100M-500M	23,635	601	62.5	62.5
Iowa T&Sb	Centerville	60.0	4.0	3.0	8.0	9.0	\$100M-500M	12,399	380	67.5	72.5
Hawkeye St Bk	Iowa City	60.0	6.0	2.0	9.0	7.0	\$100M-500M	22,966	233	50.0	37.5
First Citizens Nb	Mason City	60.0	3.0	1.0	10.0	10.0	\$500M-\$1B	63,004	1,463	60.0	65.0
Central T&Sb	Cherokee	60.0	10.0	1.0	8.0	5.0	<\$100M	15,033	126	32.5	25.0
Iowa St Bk	Sheldon	60.0	7.0	2.0	8.0	7.0	<\$100M	11,581	223	57.5	47.5
Home St Bk	Jefferson	60.0	6.0	1.0	8.0	9.0	<\$100M	11,577	370	57.5	55.0
Northwestern St Bk Orange Ci	Orange City	60.0	7.0	5.0	7.0	5.0	<\$100M	11,466	134	47.5	27.5
Security St Bk	Sheldon	60.0	7.0	6.0	7.0	4.0	<\$100M	10,787	125	75.0	80.0
Farmers Svg Bk	Walford	60.0	9.0	3.0	7.0	5.0	<\$100M	9,594	144	45.0	35.0
Citizens St Bk	Clarinda	60.0	5.0	4.0	7.0	8.0	<\$100M	9,427	247	72.5	77.5
Farmers & Mrch Svg Bk	Lone Tree	60.0	6.0	7.0	7.0	4.0	<\$100M	9,347	119	22.5	22.5
First Newton Nb	Newton	60.0	7.0	5.0	7.0	5.0	<\$100M	8,762	148	42.5	45.0
Community Bk Boone	Boone	60.0	8.0	4.0	7.0	5.0	<\$100M	8,253	133	55.0	47.5
Peoples St Bk	Winthrop	60.0	9.0	3.0	6.0	6.0	<\$100M	8,164	158	47.5	30.0
Iowa St Bk	Sac City	60.0	7.0	5.0	6.0	6.0	<\$100M	8,012	151	75.0	77.5
Morningside B&Tc	Sioux City	60.0	8.0	5.0	5.0	6.0	<\$100M	6,137	152	57.5	47.5
Community Svg Bk	Robins	60.0	8.0	10.0	5.0	1.0	<\$100M	5,429	63	40.0	20.0
Citizens Svg Bk	Gilman	60.0	8.0	6.0	5.0	5.0	<\$100M	5,233	138	67.5	75.0
Peoples Svg Bk	Indianola	60.0	7.0	10.0	4.0	3.0	<\$100M	4,640	92	47.5	27.5
Ashton St Bk	Ashton	60.0	8.0	9.0	4.0	3.0	<\$100M	4,228	92	52.5	40.0
Iowa Bk	Bellevue	60.0	8.0	10.0	3.0	3.0	<\$100M	3,592	86	65.0	70.0
Farmers T&Sb	Spencer	57.5	5.0	2.0	9.0	7.0	\$100M-500M	16,555	224	40.0	40.0
Washington St Bk	Washington	57.5	3.0	3.0	8.0	9.0	\$100M-500M	12,178	439	75.0	70.0
Brenton Bk	Des Moines	57.5	2.0	1.0	10.0	10.0	\$1B-\$10B	133,349	2,055	55.0	55.0
Bankers Tc Na	Des Moines	57.5	2.0	1.0	10.0	10.0	\$1B-\$10B	80,582	569	50.0	37.5
Security St Bk	Stuart	57.5	10.0	3.0	8.0	2.0	<\$100M	13,390	76	20.0	10.0
City St Bk	Norwalk	57.5	7.0	3.0	8.0	5.0	<\$100M	12,663	148	45.0	22.5
Luana Svg Bk	Luana	57.5	4.0	7.0	6.0	6.0	<\$100M	7,861	184	72.5	77.5
Farmers T&Sb	Williamsburg	57.5	4.0	5.0	6.0	8.0	<\$100M	7,213	273	50.0	42.5
Randall-Story St Bk	Story City	57.5	6.0	6.0	6.0	5.0	<\$100M	7,001	131	45.0	37.5
Farmers T&Sb	Buffalo Center	57.5	2.0	9.0	5.0	7.0	<\$100M	6,210	215	65.0	77.5
Valley B&T	Mapleton	57.5	4.0	10.0	5.0	4.0	<\$100M	5,936	112	67.5	75.0
Farmers St Bk	Northwood	57.5	4.0	6.0	4.0	9.0	<\$100M	4,806	362	70.0	80.0
Iowa St Bk	Wapello	57.5	6.0	10.0	3.0	4.0	<\$100M	3,457	102	42.5	35.0
Valley St Bk	Guttenberg	57.5	8.0	10.0	3.0	2.0	<\$100M	2,800	81	65.0	70.0
Fort Des Moines Cmnty Bk	Des Moines	57.5	10.0	10.0	2.0	1.0	<\$100M	2,646	25	35.0	15.0
Farmers & Mrch Svg Bk	Waukon	57.5	5.0	4.0	6.0	8.0	<\$100M	7,726	285	75.0	77.5
South Ottumwa Svg Bk	Ottumwa	55.0	3.0	1.0	9.0	9.0	\$100M-500M	19,940	359	50.0	45.0
Citizens First Nb Storm Lake	Storm Lake	55.0	3.0	2.0	8.0	9.0	\$100M-500M	14,764	342	60.0	62.5
Hardin Cty Svg Bk	Eldora	55.0	5.0	1.0	8.0	8.0	\$100M-500M	13,118	312	55.0	57.5
Freedom Fncl Bk	West Des Moines	55.0	10.0	3.0	7.0	2.0	<\$100M	10,496	66	32.5	22.5
Saint Ansgar St Bk	Saint Ansgar	55.0	5.0	4.0	7.0	6.0	<\$100M	10,164	169	55.0	42.5
First Nb Of West Union	West Union	55.0	5.0	2.0	7.0	8.0	<\$100M	9,154	263	57.5	47.5
Community Bk	Muscatine	55.0	3.0	4.0	7.0	8.0	<\$100M	8,734	276	57.5	55.0

Table A.2 Small Business Lending in Iowa Using Call Report Data, June 2000

Bank Name	Location	Small Business Lending (<\$1M) Scores					Bnk Asset Sz.	Dollars in SBL (7)	Number or SBL (8)	Total Score (<\$250K) (9)	Total Score (<\$100K) (10)
		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$ (4)	SBL(# (5)					
West Burlington Bk	West Burlington	55.0	8.0	3.0	7.0	4.0	<\$100M	8,302	116	37.5	25.0
State Bk Toledo	Toledo	55.0	5.0	6.0	6.0	5.0	<\$100M	7,459	142	67.5	75.0
Liberty T&Sb	Durant	55.0	4.0	7.0	6.0	5.0	<\$100M	7,301	129	32.5	27.5
Iowa St Bk	Clarksville	55.0	4.0	9.0	5.0	4.0	<\$100M	5,726	111	67.5	75.0
First St Bk	Belmond	55.0	4.0	9.0	5.0	4.0	<\$100M	5,612	125	67.5	75.0
First T&Sb	Wheatland	55.0	3.0	7.0	5.0	7.0	<\$100M	5,562	219	67.5	75.0
Panora St Bk	Panora	55.0	6.0	4.0	5.0	7.0	<\$100M	5,455	196	67.5	72.5
Community Bk Oelwein	Oelwein	55.0	10.0	3.0	5.0	4.0	<\$100M	5,343	105	52.5	42.5
First Nb In Nw Hampton	New Hampton	55.0	4.0	4.0	5.0	9.0	<\$100M	5,269	422	70.0	77.5
Security St Bk	Sutherland	55.0	5.0	6.0	5.0	6.0	<\$100M	5,056	170	67.5	75.0
State Bk	Spirit Lake	55.0	6.0	6.0	4.0	6.0	<\$100M	4,829	153	70.0	75.0
First Cmnty Nb	Corning	55.0	8.0	7.0	4.0	3.0	<\$100M	4,298	90	27.5	35.0
Farmers Svg Bk	Colesburg	55.0	5.0	8.0	3.0	6.0	<\$100M	3,044	154	62.5	70.0
Manson St Bk	Manson	55.0	7.0	9.0	3.0	3.0	<\$100M	2,789	92	62.5	67.5
Farmers Svg Bk	Halbur	55.0	7.0	10.0	2.0	3.0	<\$100M	2,636	96	62.5	70.0
Primghar Svg Bk	Primghar	55.0	6.0	6.0	3.0	7.0	<\$100M	3,741	207	67.5	75.0
Cresco Union Svg Bk	Cresco	52.5	2.0	2.0	8.0	9.0	\$100M-500M	11,908	436	62.5	65.0
Hancock Cty B&T	Garner	52.5	6.0	2.0	8.0	5.0	\$100M-500M	13,628	129	27.5	17.5
Citizens Bk	Carlisle	52.5	7.0	3.0	7.0	4.0	<\$100M	11,013	106	32.5	22.5
Bank Plus	Estherville	52.5	6.0	3.0	7.0	5.0	<\$100M	9,563	148	35.0	32.5
First Whitney B&Tc	Atlantic	52.5	4.0	3.0	7.0	7.0	<\$100M	8,458	221	52.5	50.0
Citizens St Bk	Sheldon	52.5	6.0	5.0	6.0	4.0	<\$100M	7,474	105	25.0	27.5
Security St Bk	New Hampton	52.5	4.0	4.0	6.0	7.0	<\$100M	7,095	201	47.5	57.5
Security T&Sb	Storm Lake	52.5	3.0	5.0	6.0	7.0	<\$100M	6,891	225	65.0	75.0
Davis Cty Svg Bk	Bloomfield	52.5	5.0	4.0	5.0	7.0	<\$100M	6,586	222	57.5	60.0
Union B&Tc	Strawberry Point	52.5	7.0	7.0	5.0	2.0	<\$100M	6,525	71	32.5	17.5
Farmers St Bk	Algona	52.5	6.0	4.0	5.0	6.0	<\$100M	5,860	181	70.0	75.0
Alliance Bk	Rockwell City	52.5	3.0	7.0	5.0	6.0	<\$100M	5,507	182	65.0	72.5
State Bk	Worthington	52.5	8.0	2.0	5.0	6.0	<\$100M	5,503	168	57.5	57.5
First Nb	Greenfield	52.5	2.0	7.0	5.0	7.0	<\$100M	5,364	225	60.0	70.0
First St Bk	Sumner	52.5	5.0	6.0	5.0	5.0	<\$100M	5,258	139	42.5	40.0
Laurens St Bk	Laurens	52.5	4.0	9.0	4.0	4.0	<\$100M	4,790	110	65.0	75.0
Peoples Svg Bk	Elma	52.5	4.0	7.0	4.0	6.0	<\$100M	4,689	166	62.5	67.5
State Bk	Spencer	52.5	5.0	7.0	4.0	5.0	<\$100M	4,520	136	65.0	72.5
Southeast Scty Bk	Mediapolis	52.5	5.0	10.0	3.0	3.0	<\$100M	3,214	99	52.5	50.0
Atkins Svg B&Tc	Atkins	52.5	7.0	8.0	3.0	3.0	<\$100M	3,273	90	60.0	67.5
Security St Bk	Independence	50.0	7.0	3.0	6.0	4.0	<\$100M	7,511	112	35.0	30.0
First St Bk	Huxley	50.0	9.0	2.0	5.0	4.0	<\$100M	6,069	120	45.0	37.5
Page Cty St Bk	Clarinda	50.0	5.0	4.0	5.0	6.0	<\$100M	5,255	163	62.5	67.5
Iowa St Bk	West Bend	50.0	4.0	4.0	5.0	7.0	<\$100M	5,128	215	62.5	70.0
American Svg Bk	Tripoli	50.0	6.0	5.0	5.0	4.0	<\$100M	5,025	102	65.0	67.5
Farmers Svg B&Tc Vinton	Vinton	50.0	5.0	4.0	5.0	6.0	<\$100M	4,996	149	62.5	67.5
Farmers Svg Bk	Beaman	50.0	3.0	8.0	5.0	4.0	<\$100M	4,929	125	62.5	70.0
Union St Bk	Monona	50.0	3.0	9.0	4.0	4.0	<\$100M	4,819	103	60.0	70.0
Landmans Nb	Audubon	50.0	3.0	8.0	4.0	5.0	<\$100M	4,750	128	60.0	70.0

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Bank Name	Location	Small Business Lending (<\$1M) Scores					Bnk Asset Sz.	Dollars in SBL (7)	Number or SBL (8)	Total Score (<\$250K) (9)	Total Score (<\$100K) (10)
		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$ (4)	SBL(# (5)					
Columbus Junction St Bk	Columbus Junction	50.0	3.0	9.0	3.0	5.0	<\$100M	3,155	146	60.0	67.5
State Bk Ledyard	Ledyard	50.0	5.0	9.0	3.0	3.0	<\$100M	2,762	90	60.0	67.5
Maynard Svg Bk	Maynard	50.0	2.0	10.0	2.0	6.0	<\$100M	2,214	156	52.5	60.0
Hiawatha B&Tc	Hiawatha	50.0	7.0	10.0	2.0	1.0	<\$100M	1,983	45	55.0	32.5
Metrobank Na	Davenport	47.5	1.0	1.0	9.0	8.0	\$100M-500M	16,954	237	42.5	37.5
Farmers & Mrch St Bk	Winterset	47.5	3.0	2.0	7.0	7.0	\$100M-500M	9,840	236	50.0	47.5
Cherokee St Bk	Cherokee	47.5	2.0	4.0	7.0	6.0	\$100M-500M	10,904	177	40.0	37.5
Waukee St Bk	Waukee	47.5	7.0	3.0	6.0	3.0	<\$100M	7,398	90	37.5	27.5
Fairfax St Svg Bk	Fairfax	47.5	5.0	1.0	6.0	7.0	<\$100M	7,391	209	45.0	27.5
Mediapolis Svg Bk	Mediapolis	47.5	3.0	3.0	6.0	7.0	<\$100M	6,839	212	52.5	55.0
Poweshiek Cty Svg Bk	Brooklyn	47.5	7.0	3.0	6.0	3.0	<\$100M	6,704	101	37.5	30.0
Heartland Bk	Somers	47.5	3.0	7.0	4.0	5.0	<\$100M	4,893	142	65.0	70.0
Farmers St Bk	Hawarden	47.5	5.0	8.0	4.0	2.0	<\$100M	4,693	65	30.0	12.5
Linn Cty St Bk	Coggon	47.5	8.0	4.0	4.0	3.0	<\$100M	4,505	86	60.0	62.5
First B&Tc	Glidden	47.5	3.0	6.0	4.0	6.0	<\$100M	4,504	160	40.0	35.0
Gateway St Bk	Clinton	47.5	6.0	6.0	4.0	3.0	<\$100M	4,091	97	60.0	65.0
Security Svg Bk	Gowrie	47.5	3.0	7.0	4.0	5.0	<\$100M	4,051	137	57.5	67.5
Farmers Svg Bk	Victor	47.5	7.0	6.0	4.0	2.0	<\$100M	4,020	71	55.0	55.0
Benton Cty St Bk	Blairstown	47.5	5.0	9.0	3.0	2.0	<\$100M	3,742	68	55.0	62.5
Corydon St Bk	Corydon	47.5	3.0	9.0	3.0	4.0	<\$100M	3,253	111	57.5	65.0
Walker St Bk	Walker	47.5	6.0	7.0	3.0	3.0	<\$100M	2,982	86	57.5	62.5
Corwith St Bk	Corwith	47.5	4.0	4.0	3.0	8.0	<\$100M	2,673	288	60.0	67.5
Farmers Svg Bk	Boyden	47.5	7.0	8.0	2.0	2.0	<\$100M	2,529	72	57.5	60.0
Center Point B&Tc	Center Point	47.5	6.0	9.0	2.0	2.0	<\$100M	2,200	73	55.0	60.0
First T&Sb	Oxford	47.5	8.0	4.0	4.0	3.0	<\$100M	4,428	98	62.5	65.0
Farmers Svg Bk	Keota	47.5	2.0	9.0	2.0	6.0	<\$100M	2,559	177	52.5	65.0
Home T&Sb	Osage	45.0	2.0	2.0	7.0	7.0	\$100M-500M	9,713	194	40.0	37.5
Security St Bk	Lake Park	45.0	8.0	2.0	6.0	2.0	<\$100M	7,024	78	22.5	10.0
Union St Bk	Winterset	45.0	4.0	2.0	6.0	6.0	<\$100M	6,856	153	55.0	45.0
City St Bk	Ogden	45.0	3.0	5.0	5.0	5.0	<\$100M	5,410	142	37.5	25.0
Citizens St Bk	Wyoming	45.0	2.0	4.0	5.0	7.0	<\$100M	5,031	224	57.5	67.5
Security St Bk	Guttenberg	45.0	4.0	8.0	4.0	2.0	<\$100M	4,867	76	57.5	62.5
Peoples St Bk	Albia	45.0	4.0	4.0	4.0	6.0	<\$100M	4,848	175	60.0	70.0
First St Bk	Lynnville	45.0	5.0	7.0	4.0	2.0	<\$100M	4,536	80	42.5	40.0
Peoples St Bk	Elkader	45.0	2.0	7.0	4.0	5.0	<\$100M	3,951	128	50.0	62.5
Mills Cty St Bk	Glenwood	45.0	5.0	5.0	4.0	4.0	<\$100M	3,847	124	57.5	65.0
South Story B&Tc	Slater	45.0	3.0	6.0	4.0	5.0	<\$100M	3,829	138	42.5	42.5
First Ia Bk	Monticello	45.0	8.0	2.0	3.0	5.0	<\$100M	3,693	129	47.5	42.5
West Chester Svg Bk	Washington	45.0	5.0	6.0	3.0	4.0	<\$100M	3,515	109	55.0	60.0
First St Bk Mapleton	Mapleton	45.0	4.0	9.0	3.0	2.0	<\$100M	3,015	77	52.5	62.5
Exchange St Bk	Exira	45.0	4.0	8.0	3.0	3.0	<\$100M	2,816	98	52.5	62.5
Rubio Svg Bk Brighton Ia	Brighton	45.0	3.0	8.0	2.0	5.0	<\$100M	2,212	140	55.0	62.5
Defiance St Bk	Defiance	45.0	5.0	10.0	1.0	2.0	<\$100M	1,581	82	57.5	57.5
Walcott T&Sb	Walcott	45.0	6.0	2.0	6.0	4.0	<\$100M	7,524	111	50.0	35.0
Citizens First Bk	Clinton	45.0	10.0	2.0	5.0	1.0	<\$100M	5,457	51	37.5	17.5

Table A.2 Small Business Lending in Iowa Using Call Report Data, June 2000

Bank Name	Location	Small Business Lending (<\$1M) Scores					Bnk Asset Sz.	Dollars in SBL	Number or SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (4)	SBL(#) (5)					
Iowa St B&Tc	Fairfield	42.5	4.0	1.0	7.0	5.0	<\$100M	9,323	138	35.0	37.5
Tama St Bk	Tama	42.5	5.0	2.0	7.0	3.0	<\$100M	8,818	99	27.5	20.0
Wilton Svg Bk	Wilton	42.5	5.0	3.0	6.0	3.0	<\$100M	7,472	94	37.5	30.0
Glenwood St Bk	Glenwood	42.5	2.0	6.0	5.0	4.0	<\$100M	5,214	115	32.5	37.5
Citizens St Bk	Postville	42.5	5.0	5.0	4.0	3.0	<\$100M	4,910	94	57.5	65.0
Danville St Svg Bk	Danville	42.5	3.0	4.0	4.0	6.0	<\$100M	4,884	160	57.5	65.0
Kingsley St Bk	Kingsley	42.5	2.0	9.0	4.0	2.0	<\$100M	4,692	69	50.0	60.0
Central St Bk	State Center	42.5	5.0	7.0	4.0	1.0	<\$100M	4,401	37	10.0	10.0
Bellevue St Bk	Bellevue	42.5	4.0	4.0	4.0	5.0	<\$100M	4,119	131	57.5	62.5
First St Bk	Riceville	42.5	5.0	6.0	4.0	2.0	<\$100M	3,935	67	50.0	57.5
Farmers Svg Bk	Mitchellville	42.5	3.0	8.0	4.0	2.0	<\$100M	3,781	76	25.0	25.0
Exchange St Bk	Adair	42.5	7.0	3.0	3.0	4.0	<\$100M	3,406	106	22.5	15.0
Garnavillo Svg Bk	Garnavillo	42.5	5.0	6.0	3.0	3.0	<\$100M	2,692	90	50.0	55.0
First St Bk	Tabor	42.5	5.0	6.0	2.0	4.0	<\$100M	2,175	113	52.5	57.5
Rowley Svg Bk	Rowley	42.5	8.0	5.0	2.0	2.0	<\$100M	2,093	67	50.0	55.0
New Albin Svg Bk	New Albin	42.5	2.0	5.0	4.0	6.0	<\$100M	4,833	169	52.5	60.0
Templeton Svg Bk	Templeton	42.5	4.0	5.0	4.0	4.0	<\$100M	4,346	125	57.5	62.5
Breda Svg Bk	Breda	42.5	3.0	9.0	2.0	3.0	<\$100M	1,939	86	50.0	57.5
Security St Bk	Waverly	40.0	2.0	5.0	3.0	6.0	<\$100M	3,628	150	52.5	60.0
Pocahontas St Bk	Pocahontas	40.0	4.0	5.0	3.0	4.0	<\$100M	3,511	121	55.0	62.5
Citizens Bk	Sac City	40.0	4.0	5.0	3.0	4.0	<\$100M	3,095	121	55.0	62.5
Community Bk	Nevada	40.0	1.0	10.0	2.0	3.0	<\$100M	2,457	86	27.5	27.5
Westside St Svg Bk	Westside	40.0	5.0	6.0	2.0	3.0	<\$100M	2,359	93	50.0	57.5
Farmers & Mrch St Bk	Neola	40.0	2.0	9.0	2.0	3.0	<\$100M	2,143	88	45.0	55.0
Farmers St Bk	Marcus	40.0	1.0	10.0	2.0	3.0	<\$100M	1,790	86	40.0	47.5
Bennett St Bk	Bennett	40.0	1.0	9.0	1.0	5.0	<\$100M	1,738	133	47.5	52.5
First Nb Sioux Ctr	Sioux Center	37.5	3.0	2.0	6.0	4.0	<\$100M	7,929	105	25.0	17.5
Sibley St Bk	Sibley	37.5	4.0	3.0	5.0	3.0	<\$100M	5,874	87	45.0	52.5
Keystone Svg Bk	Keystone	37.5	6.0	3.0	4.0	2.0	<\$100M	4,910	67	17.5	17.5
Emmet Cty St Bk	Estherville	37.5	1.0	7.0	3.0	4.0	<\$100M	3,745	105	32.5	35.0
Victor St Bk	Victor	37.5	4.0	7.0	3.0	1.0	<\$100M	3,314	49	47.5	55.0
Denver Svg Bk	Denver	37.5	4.0	4.0	3.0	4.0	<\$100M	3,222	111	50.0	57.5
First St Bk	Nora Springs	37.5	4.0	5.0	3.0	3.0	<\$100M	3,165	87	47.5	55.0
Okey-Vernon First Nb	Corning	37.5	2.0	8.0	3.0	2.0	<\$100M	3,084	79	45.0	57.5
Farmers Svg Bk	Fostoria	37.5	2.0	7.0	2.0	4.0	<\$100M	2,569	103	30.0	35.0
City St Bk	Central City	37.5	1.0	10.0	2.0	2.0	<\$100M	2,415	73	42.5	50.0
Fairbank St Bk	Fairbank	37.5	4.0	7.0	2.0	2.0	<\$100M	2,218	79	47.5	55.0
First Nb Farragut	Shenandoah	37.5	3.0	7.0	2.0	3.0	<\$100M	1,776	91	45.0	52.5
Farmers St Bk	Schleswig	37.5	2.0	3.0	5.0	5.0	<\$100M	4,934	147	45.0	45.0
First Nb Of Rembrandt	Rembrandt	37.5	2.0	6.0	2.0	5.0	<\$100M	2,333	145	55.0	60.0
Farmers Nb Winfield	Mount Pleasant	37.5	3.0	7.0	2.0	3.0	<\$100M	2,052	90	45.0	52.5
State B&Tc	Nevada	35.0	2.0	1.0	6.0	5.0	<\$100M	7,135	142	40.0	25.0
Marquette Bk Oelwein Na	Oelwein	35.0	2.0	5.0	4.0	3.0	<\$100M	4,556	84	12.5	15.0
City Nb Of Shenandoah	Shenandoah	35.0	3.0	5.0	4.0	2.0	<\$100M	4,463	83	50.0	57.5
George St Bk	George	35.0	3.0	6.0	3.0	2.0	<\$100M	3,753	69	32.5	27.5

Table A.2 Small Business Lending in Iowa Using Call Report Data, June 2000

Bank Name	Location	Small Business Lending (<\$1M) Scores					Bnk Asset Sz.	Dollars in SBL	Number or SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Farmers Svg B&T Traer	Traer	35.0	2.0	5.0	3.0	4.0	<\$100M	3,673	113	47.5	60.0
Hills Bk	Lisbon	35.0	2.0	7.0	3.0	2.0	<\$100M	3,495	82	45.0	52.5
Heritage Bk	Marion	35.0	6.0	3.0	3.0	2.0	<\$100M	2,986	74	42.5	45.0
Postville St Bk	Postville	35.0	1.0	5.0	3.0	5.0	<\$100M	2,721	147	42.5	50.0
Treynor St Bk	Treynor	35.0	2.0	6.0	2.0	4.0	<\$100M	2,409	108	45.0	52.5
Bank Altoona	Altoona	35.0	1.0	10.0	2.0	1.0	<\$100M	1,838	48	37.5	47.5
State Bk Schaller	Schaller	35.0	4.0	6.0	2.0	2.0	<\$100M	1,781	79	42.5	52.5
Elgin St Bk	Elgin	35.0	3.0	7.0	1.0	3.0	<\$100M	1,563	86	45.0	50.0
Blencoe St Bk	Blencoe	35.0	2.0	9.0	1.0	2.0	<\$100M	1,307	68	42.5	50.0
Peoples Svg Bk	Crawfordsville	35.0	3.0	9.0	1.0	1.0	<\$100M	1,181	58	42.5	52.5
State Bk Bussey	Bussey	35.0	2.0	8.0	1.0	3.0	<\$100M	1,137	93	40.0	50.0
Cedar Valley St Bk	Saint Ansgar	35.0	3.0	9.0	1.0	1.0	<\$100M	930	48	45.0	47.5
Farmers & Merchants B&T	Mount Pleasant	35.0	2.0	10.0	1.0	1.0	<\$100M	310	2	10.0	10.0
Farmers Svg Bk	Remsen	35.0	1.0	5.0	4.0	4.0	<\$100M	4,187	106	30.0	30.0
Farmers Svg Bk	Frederika	35.0	3.0	7.0	3.0	1.0	<\$100M	2,715	62	45.0	52.5
Watkins Svg Bk	Watkins	35.0	2.0	6.0	2.0	4.0	<\$100M	2,638	104	45.0	52.5
Citizens Svg Bk	Spillville	35.0	3.0	6.0	2.0	3.0	<\$100M	2,226	86	32.5	35.0
First T&Sb	Moville	35.0	1.0	9.0	2.0	2.0	<\$100M	2,112	67	35.0	40.0
Farmers & Mrch B&Tc	Burlington	32.5	1.0	1.0	6.0	5.0	\$100M-500M	7,180	139	32.5	30.0
Western B&Tc	Moville	32.5	4.0	2.0	3.0	4.0	<\$100M	3,465	111	30.0	32.5
Prairie St Bk	Brunsville	32.5	3.0	4.0	3.0	3.0	<\$100M	3,340	101	50.0	55.0
Sloan St Bk	Sloan	32.5	4.0	2.0	3.0	4.0	<\$100M	3,199	104	30.0	20.0
Community Bk	Dunlap	32.5	3.0	3.0	3.0	4.0	<\$100M	3,066	118	35.0	35.0
Tri Cty B&T	Cascade	32.5	2.0	3.0	3.0	5.0	<\$100M	2,977	134	37.5	47.5
Iowa St Bk	Onawa	32.5	7.0	3.0	2.0	1.0	<\$100M	2,468	40	40.0	25.0
Palo Svg Bk	Palo	32.5	4.0	4.0	2.0	3.0	<\$100M	2,323	97	47.5	55.0
Farmers & Traders Svg Bk	Bancroft	32.5	1.0	8.0	2.0	2.0	<\$100M	1,843	78	37.5	50.0
Security St Bk	Calmar	32.5	1.0	9.0	1.0	2.0	<\$100M	1,636	79	35.0	20.0
Monroe St Bk	Monroe	32.5	2.0	9.0	1.0	1.0	<\$100M	1,389	59	37.5	47.5
Hartwick St Bk	Hartwick	32.5	1.0	10.0	1.0	1.0	<\$100M	369	14	32.5	32.5
Frontier Svg Bk	Council Bluffs	32.5	1.0	10.0	1.0	1.0	<\$100M	349	2	10.0	10.0
New Vienna Svg Bk	New Vienna	32.5	4.0	5.0	3.0	1.0	<\$100M	2,843	51	15.0	20.0
White St Bk	South English	32.5	3.0	5.0	2.0	3.0	<\$100M	2,151	89	35.0	42.5
Malvern T&Sb	Malvern	32.5	1.0	8.0	2.0	2.0	<\$100M	2,098	73	37.5	47.5
Citizens St Bk	Pocahontas	30.0	2.0	5.0	3.0	2.0	<\$100M	3,026	82	40.0	50.0
Farmers Svg Bk	Wever	30.0	2.0	5.0	2.0	3.0	<\$100M	2,602	97	45.0	52.5
United B&Tc	Sheffield	30.0	1.0	4.0	2.0	5.0	<\$100M	2,500	148	40.0	45.0
State Bk Wapello	Wapello	30.0	3.0	4.0	2.0	3.0	<\$100M	2,494	94	42.5	52.5
First Nb Of Akron	Akron	30.0	1.0	8.0	2.0	1.0	<\$100M	2,120	31	32.5	42.5
Melvin Svg Bk	Melvin	30.0	1.0	8.0	1.0	2.0	<\$100M	1,467	69	32.5	40.0
Peoples St Bk	Winfield	30.0	2.0	6.0	1.0	3.0	<\$100M	1,032	98	37.5	42.5
Citizens Svg Bk	Hawkeye	30.0	1.0	8.0	1.0	2.0	<\$100M	951	74	32.5	37.5
Maxwell St Bk	Maxwell	30.0	2.0	8.0	1.0	1.0	<\$100M	931	21	32.5	12.5
Exchange St Bk	Collins	30.0	1.0	9.0	1.0	1.0	<\$100M	885	60	30.0	32.5
Moorhead St Bk	Moorhead	30.0	2.0	8.0	1.0	1.0	<\$100M	680	54	32.5	37.5

Table A.2 Small Business Lending in Iowa Using Call Report Data, June 2000

Bank Name	Location	Small Business Lending (<\$1M) Scores					Bnk Asset Sz.	Dollars in SBL (7)	Number or SBL (8)	Total Score (<\$250K) (9)	Total Score (<\$100K) (10)
		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$ (4)	SBL(# (5)					
Randolph St Bk	Randolph	30.0	3.0	5.0	2.0	2.0	<\$100M	2,568	82	45.0	52.5
State Bk Brooks	Corning	30.0	1.0	9.0	1.0	1.0	<\$100M	636	37	35.0	42.5
Gibson Svg Bk	Gibson	27.5	2.0	6.0	2.0	1.0	<\$100M	2,484	58	15.0	20.0
Readlyn Svg Bk	Readlyn	27.5	3.0	5.0	2.0	1.0	<\$100M	2,137	52	35.0	42.5
Home St Bk	Royal	27.5	1.0	6.0	2.0	2.0	<\$100M	1,981	73	32.5	40.0
Farmers St Bk	Yale	27.5	2.0	6.0	2.0	1.0	<\$100M	1,916	65	22.5	25.0
Pleasantville St Bk	Pleasantville	27.5	2.0	6.0	1.0	2.0	<\$100M	1,518	82	40.0	45.0
Dysart St Bk	Dysart	27.5	2.0	7.0	1.0	1.0	<\$100M	931	46	35.0	40.0
Farmers & Traders Svg Bk	Douds	27.5	1.0	7.0	1.0	2.0	<\$100M	728	66	32.5	40.0
Hampton St Bk	Hampton	25.0	3.0	1.0	4.0	2.0	<\$100M	3,842	80	32.5	47.5
Farmers Svg Bk	Mount Pleasant	25.0	3.0	2.0	3.0	2.0	<\$100M	2,870	76	22.5	20.0
Cedar Valley B&Tc	La Porte City	25.0	4.0	1.0	2.0	3.0	<\$100M	2,424	92	25.0	30.0
Union St Bk	Rockwell City	25.0	2.0	5.0	2.0	1.0	<\$100M	2,106	41	32.5	40.0
State Svg Bk	Rake	25.0	2.0	5.0	1.0	2.0	<\$100M	1,461	75	32.5	42.5
Iowa Svg Bk	Dike	25.0	1.0	7.0	1.0	1.0	<\$100M	1,325	31	30.0	40.0
Peoples T&Sb	Riverside	25.0	1.0	7.0	1.0	1.0	<\$100M	751	28	30.0	37.5
Swisher T&Sb	Swisher	22.5	2.0	4.0	2.0	1.0	<\$100M	2,426	62	30.0	22.5
First St Bk Thornton	Thornton	22.5	2.0	5.0	1.0	1.0	<\$100M	1,555	51	35.0	40.0
Titonka Svg Bk	Titonka	22.5	1.0	5.0	1.0	2.0	<\$100M	1,231	77	27.5	32.5
Rolfe St Bk	Rolfe	22.5	1.0	6.0	1.0	1.0	<\$100M	1,216	58	27.5	37.5
Ruthven St Bk	Ruthven	22.5	1.0	4.0	1.0	3.0	<\$100M	1,118	88	27.5	30.0
Security St Bk	Radcliffe	22.5	1.0	6.0	1.0	1.0	<\$100M	991	52	25.0	30.0
Ute St Bk	Ute	22.5	1.0	6.0	1.0	1.0	<\$100M	662	42	25.0	30.0
Peoples Svg Bk	Wellsburg	20.0	1.0	4.0	1.0	2.0	<\$100M	1,459	78	25.0	35.0
First St Bk	Sioux Rapids	20.0	1.0	5.0	1.0	1.0	<\$100M	1,024	59	15.0	22.5
First Nb Of Primghar	Primghar	20.0	1.0	5.0	1.0	1.0	<\$100M	840	36	25.0	30.0
Rippey Svg Bk	Rippey	20.0	1.0	5.0	1.0	1.0	<\$100M	817	26	22.5	27.5
Odebolt St Bk	Odebolt	20.0	1.0	5.0	1.0	1.0	<\$100M	508	44	25.0	32.5
First Cmnty Bk	Newell	17.5	1.0	4.0	1.0	1.0	<\$100M	745	25	22.5	25.0
Union St Bk	Greenfield	17.5	1.0	2.0	1.0	3.0	<\$100M	1,764	84	27.5	30.0
Community St Bk	Paton	17.5	1.0	4.0	1.0	1.0	<\$100M	733	41	22.5	25.0
Farmers Svg Bk	Martelle	15.0	1.0	3.0	1.0	1.0	<\$100M	700	17	17.5	15.0
United Bk Ia	Carroll	10.0	1.0	1.0	1.0	1.0	<\$100M	1,328	36	17.5	22.5
Exchange St Bk	Springville	10.0	1.0	1.0	1.0	1.0	<\$100M	1,098	33	10.0	15.0
American Nb	Sac City	-	-	-	-	-	<\$100M	-	-	.	.
Dial Nb	Des Moines	-	-	-	-	-	\$100M-500M	-	-	.	.
Its Bk	Johnston	-	-	-	-	-	<\$100M	-	-	.	.

Note: Small businesses seeking loans from small-business-friendly banks should also consider banks that participate in SBA loan programs. To locate an SBA preferred or certified lender near you call 1-800-8-ASK-SBA or check SBA's home page at www.sba.gov/gopher/Local-Information/Certified-Preferred-Lenders/.

Source: U.S Small Business Administration, Office of Advocacy, Office of Economic Research, from the call report data collected by the Federal Reserve.